

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE

In Re:)	
)	Case No. 3:09-14189
EDWARD BRASWELL BALDWIN and)	Chapter 11
TISHA CELESS BALDWIN)	Judge Randal S. Mashburn
)	
Debtors.)	

**THE DEADLINE FOR FILING A TIMELY RESPONSE IS: NOVEMBER 14, 2012
IF A RESPONSE IS TIMELY FILED, THE HEARING WILL BE: DECEMBER 4, 2012
AT 9:00 A.M., IN COURTROOM 2, SECOND FLOOR, CUSTOMS HOUSE,
701 BROADWAY, NASHVILLE, TENNESSEE 37203**

NOTICE OF FINAL ACCOUNTING AND MOTION FOR FINAL DECREE

The Debtors have asked the Court for the following relief:

AN ORDER GRANTING FINAL DECREE AND FINAL ACCOUNTING

YOUR RIGHTS MAY BE AFFECTED. If you do not want the Court to grant the attached Motion for Final Decree, or if you want the Court to consider your views on the Motion, then on or before November 14, 2012, you or your attorney must:

- 1) If you are an attorney, you must timely file a response electronically using the Bankruptcy Court's CM/ECF system. If you are representing yourself pro se, you must file with the Court your written response or objection explaining your position at:

By Mail: U.S. Bankruptcy Court, P.O. Box 24890, Nashville, Tennessee
37202-4890

In Person: U.S. Bankruptcy Court, 701 Broadway, First Floor, Nashville,
Tennessee 37203 (Monday – Friday, 8:00 a.m. – 4:00 p.m.)

- 2) **Your response must state that the deadline for filing responses is November 14, 2012; the date of the scheduled hearing is December 4, 2012, at 9:00 a.m., in Courtroom 2, Second Floor, 701 Broadway, Nashville, Tennessee 37203; and the document to which you are responding is the Debtor's Motion for Final Decree and Final Accounting.** If you want a file stamped copy returned, you must include an extra copy and self-addressed, stamped envelope.

If you are representing yourself pro se, you must also mail a copy of your response to:

Steven L. Lefkovitz
Attorney for Debtor
618 Church Street, Suite 410
Nashville, Tennessee 37219

Beth Roberts Derrick
Assistant United States Trustee
318 Customs House
701 Broadway
Nashville, Tennessee 37203

If a timely response is filed, the hearing will be held at the time and place indicated above. ***THERE WILL BE NO FURTHER NOTICE OF THE HEARING DATE.*** You may check whether a timely response has been filed by calling the Clerk's office at (615) 736-5584, or viewing the case on the Court's web site at <www.tnmb.uscourts.gov>. If you received this notice by mail, you may have three additional days in which to file a timely response under Rule 9006(f) of the Federal Rules of Bankruptcy Procedure.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the Debtor's Motion, and may enter an Order granting the relief sought in said Motion.

Date: **October 24, 2012**

Signature: **/S/ STEVEN L. LEFKOVITZ**
Steven L. Lefkovitz, No. 5953
Attorney for Debtor
618 Church Street, Suite 410
Nashville, Tennessee 37219
Phone: (615) 256-8300
Fax: (615) 255-4516
Email: slefkovitz@lefkovitz.com

CERTIFICATE OF SERVICE

I hereby certify that I have sent a true and exact copy of the foregoing to Beth Roberts Derrick, Assistant United States Trustee; and all other parties of record to receive notice electronically via the United States Bankruptcy Court's CM/ECF system; this 24th day of October, 2012.

I further certify that I have sent a true and exact copy of the foregoing to the Debtor and all creditors and parties-in-interest, by U.S. Mail, postage prepaid, this 24th day of October 2012.

/S/ STEVEN L. LEFKOVITZ
Steven L. Lefkovitz

IN THE UNITED STATES BANKRUPTCY COURT FOR THE
MIDDLE DISTRICT OF TENNESSEE

In Re:)	
)	Case No. 3:09-14189
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)	
Debtors.)	

FINAL ACCOUNTING AND MOTION FOR FINAL DECREE

Edward and Tisha Baldwin (“Debtors”) hereby move the Court, pursuant to 11 U.S.C. § 350(a), F.R.B.P. 3022 and Local Rule 3022-1, for approval of the final accounting and issuance of the final decree closing the case. In support of this motion, Debtors state as follows.

1. On December 11, 2009 (the “Petition Date”), the Debtor filed a voluntary petition for relief under Chapter 11 of the Bankruptcy Code.
2. On June 29, 2012 the Court entered an Order confirming the Plan of Reorganization; the confirmation order is a final order.
3. The Debtors have commenced payments to each class of creditors under the plan and there has been substantial consummation of the Plan as that term is defined in 11 U.S.C. §1101(2).
4. No official committees of unsecured creditors were appointed.
5. All professional fee applications have been filed with the Court and served on the appropriate parties pursuant to L.R. 2016-1.
6. All known administrative matters, all contested matters and adversary proceedings have been resolved. No deposits or property transfers were required in the confirmed plan.

7. The Plan contained the following classes of creditors and proposed payments:

Priority Creditors	Claim Amt.	Plan Pmnt.	Int. Rate	Term Length
Internal Revenue Service	\$801.43	\$27.76	3.00%	30 mos.

Secured Creditors	Claim Amt.	Plan Pmnt.	Term	Int. Rate	Property Name
Litton Loan Servicing, LP	\$353,434.26	\$1,951.68	5.25%	30 yrs.	717 Old Hickory Blvd, Brentwood, TN 37027
Wells Fargo Mortgage	\$58,583.29	Contract	Contract	Contract	717 Old Hickory Blvd, Brentwood, TN 37028
Prodovis Mortgage	\$80,683.47	Stripped			717 Old Hickory Blvd, Brentwood, TN 37028
Ally Financial	\$15,069.28	\$286.11	5.25%	5 yrs.	2005 Chevy Suburban

Unsecured Debt	Claim Amt	% of total debt	Total Owed	Mo. Payment
Internal Revenue Service	\$2,266.85	1.77%	\$212.48	\$3.54
Prodovis Mortgage	\$80,683.47	63.02%	\$7,562.58	\$126.04
Capital One Bank USA, NA	\$1,843.83	1.44%	\$172.82	\$2.88
Roundup Funding, LLC	\$3,571.11	2.79%	\$334.73	\$5.58
Roundup Funding, LLC	\$4,077.15	3.18%	\$382.16	\$6.37
Chase Bank USA, NA	\$9,038.40	7.06%	\$847.18	\$14.12
The Commercial Agency	\$25,521.48	19.93%	\$2,392.17	\$39.87
Verizon Wireless	\$950.97	0.74%	\$89.14	\$1.49
Mid. TN Electric Membership Co.	\$72.02	0.06%	\$6.75	\$0.11
Total Unsecured Debt	\$128,025.28			
Total Unsecured Debt Repaid			\$12,000.00	
Total Monthly Payment to Unsecured Creditors				\$200.00

Total priority payments	\$27.76
Total secured payments	\$2,237.79
Unsecured payments	\$200.00
Total Plan payments	\$2,465.55

8. The confirmed plan required payments to secured and unsecured creditors to begin September 10, 2012. Plan payments have been made to all creditors for September and October.

9. This case is being closed with the understanding that the Debtors intend to reopen the case in order to obtain a discharge once the plan payments have been completed pursuant to 11 U.S.C. §1141(d)(5)(A) or the requirements of 11 U.S.C. §1141(d)(5)(B) have been met.

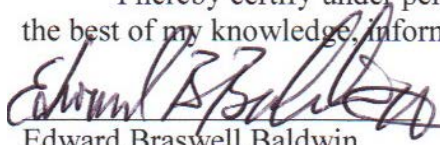
WHEREFORE, the Debtors move for the approval of this final accounting and for the entry of a Final Decree.

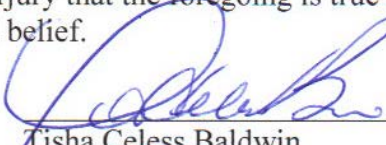
Respectfully submitted,

/s/ STEVEN L. LEFKOVITZ
Steven L. Lefkovitz, No. 5953
Attorney for Debtor-in-possession
618 Church Street, Suite 410
Nashville, Tennessee 37219
Phone: (615)256-8300
Fax: (615) 255-4516
Email: slefkovitz@lefkovitz.com

VERIFICATION

I hereby certify under penalty of perjury that the foregoing is true and correct to the best of my knowledge, information and belief.


Edward Braswell Baldwin
Debtor-In-Possession


Tisha Celess Baldwin
Debtor-In-Possession

CERTIFICATE OF SERVICE

A true and exact copy of the foregoing has been sent to Beth Roberts Derrick, Assistant U.S. Trustee, 318 Customs House, 701 Broadway, Nashville, Tennessee 37203 via the U.S. Bankruptcy Court's Electronic Filing System and to all other Creditors and Parties of Interest by U.S. Mail, postage pre-paid, on the 24th day of October, 2012.

/s/ Steven L. Lefkovitz